

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property
Organization
International Bureau



(43) International Publication Date
29 September 2005 (29.09.2005)

PCT

(10) International Publication Number
WO 2005/091180 A2

(51) International Patent Classification⁷: **G06F 17/60**

(21) International Application Number:
PCT/AU2005/000414

(22) International Filing Date: 22 March 2005 (22.03.2005)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
2004901579 24 March 2004 (24.03.2004) AU

(71) Applicant (for all designated States except US): **RISK RESEARCH INTERNATIONAL PTY LTD [AU/AU]**; Waterhole, Gundaroo, NSW 2620 (AU).

(72) Inventor; and

(75) Inventor/Applicant (for US only): **GILLIGAN, Michael, Francis [AU/AU]**; Risk Research International Pty Ltd, Waterhole, Gundaroo, NSW 2620 (AU).

(74) Agent: **F B RICE & CO**; 605 Darling Street, Balmain, NSW 2041 (AU).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

— with declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

WO 2005/091180 A2

(54) Title: ACCUMULATION OF RETURN AND RISK OF AN INVESTMENT PORTFOLIO

(57) Abstract: